

### **Amendments to the Specification:**

Please replace paragraph [0013] as follows:

**[0013]** WWW pages may be divided into frames ~~be~~ generated by different servers.

The frames from different servers are combined into an integrated page which is displayed on a user terminal under control of the WWW browser.

Please replace paragraphs [0028]-[0029] as follows:

**[0028]** In a system comprising a terminal, including a display and a network, the terminal using a browser to communicate with a network during a terminal session comprising at least one communication operations initiated by a user and transmitted to the network, a method in accordance with the invention includes initiating a terminal session with the browser by making a transmission to the network; the network, in response to initiation of the terminal session, ~~provides~~ providing information from the network to the browser relating to the terminal session; and displaying on the display a level of trust informing the user of a level of security determined to be associated with the at least one communication operation if the at least one communication operation is permitted by the user to be transmitted to the network based upon a standard of comparison of the at least one communication operation prior to transmission to the network informing the user of a level of security determined to be associated with the at least one communication operation if the at least one communication operation is permitted by the user to be transmitted to the network. The terminal may be a mobile terminal; and the at least one communication operations may comprise wireless transmissions between the mobile terminal and an entity in the network. A level of trust of each of the communication operations may be displayed; and wherein each level of trust may be

based at least in part upon technology in the network which is involved with ~~the each~~ communication operation associated with the displayed level of trust. The network may comprise a server which determines a level of trust of the at least one communication operations; and the level of trust determined by the server may be transmitted to the terminal and displayed by the display thereof. The mobile terminal may comprise a processor; and in response to each communication operation, the processor may determine a level of trust which is displayed by the display. The network may comprise a server and the terminal may comprise a processor; and the server may provide information about processing of ~~the each~~ communication operations by the network to the processor and the processor in response to the information may determine the level of trust which is displayed by the display. The server may determine a level of trust of each ~~of the~~ communication operations based at least in part on technology of the network associated with the network providing each communication operation. The level of trust may also be at least in part dependent upon at least one additional attribute the network used in processing ~~the each~~ communication operation. The at least one additional attribute may be at least one of reliability of an operator of a server offering a service during the session through the browser to the user (or by applying other communication means, such as e-mail or SMS) or commercial viability of an offer of service made to the user during the session through the browser or other used network connection. The display of the level of trust may be a graphic presentation or a numerical value.

**[0029]** A system in accordance with the invention includes a terminal including a display; a network to which the terminal is coupled via a communication link; and wherein the terminal uses a browser or e-mail or SMS to communicate with the network during a terminal session comprising communication at least one operations initiated by the user and transmitted to the network with the terminal session being

initiated with the browser, e-mail, or SMS by making a transmission to the network, the network, in response to initiation of the terminal session, provides information from the network to the browser, e-mail or SMS relating to the terminal session, and the display displays a level of trust informing the user of a level of security determined to be associated with the at least one communication operation if the at least one communication operation is permitted by the user to be transmitted to the network based upon a standard of comparison of at least one communication operation prior to transmission to the network informing the user of a level of security determined to be associated with the at least one communication operation if the at least one communication operation is permitted by the user to be transmitted to the network. A level of trust of each ~~of the~~ communication operations may be displayed; and wherein each level of trust is based at least in part upon technology in the network which is involved with ~~the~~ each communication operation associated with the displayed level of trust. The network may comprise a server which determines a level of trust of ~~the~~ each communication operations; and the level of trust determined by the server may be transmitted to the terminal and displayed by the display thereof. The mobile terminal may comprise a processor; and in response to each communication operation, the processor may determine a level of trust which is displayed by the display. The network may comprise a server and the terminal may comprise a processor; and the server may provide information about processing of ~~the~~ each communication operations by the network to the processor and the processor in response to the information may determine the level of trust which is displayed by the display. The server may determine a level of trust of each ~~of the~~ communication operations based at least in part on technology of the network

associated with the network providing each communication operation. The level of trust may also be at least in part dependent upon at least one additional attribute the network used in processing ~~the~~ each communication operation. The at least one additional attribute may be at least one of reliability of an operator of a server offering a service during the session through the browser, email or SMS to the user or commercial viability of an offer of service made to the user during the session through the browser. The display of the level of trust may be a graphic presentation or a numerical value.

Please replace paragraph [0046] as follows:

[0046] The benefit of the displayed level of trust to the user is several fold. First, the display of an indicated level of trust having at least one bar informs the user that there is some level of security associated with the communication operation which provides a limited degree of assurance that security is in place. Furthermore, based upon the user's level of experience of what he or she considers to be sensitive, the display provides a quantification of the level of security either numerically or graphically (numerical quantification has not been illustrated) permitting the user to evaluate the true level of trust associated with each part of the session with a common frame of reference as illustrated in Figs. 4C-4E. In Fig. 4C, the leftmost section area 120 of the middle area (half of the display width) display is the selected frame of the two available frames 118 and 119. The selected frame 118 is indicated to be the selected one with a square frame 120. The determined level of trust is displayed as two bars ~~123~~ 122. In Fig. 4D, the rightmost section area 130 in the middle area of the display is the selected frame of the two available frames 128 and

129. The selected frame 129 is indicated to be selected with a square frame 130. The determined level of trust is displayed as three bars 132. In Fig. 4E, the user display includes two frame areas 138 and 139 in the middle of the display. In the leftmost frame area 138 there is a section which is a so-called JAVA applet 140. The applet area 140 is now selected with selection frame 144. The level of trust of the applet 144 is displayed as one bar 142. The consideration of at least one and preferably all communication operations of a session permits the session to be stopped if the user determines that the displayed level of trust is unacceptably low with regard to what the user considers to be important with respect to the release of the requested information to the network.

#### **IN THE ABSTRACT:**

Please replace the Abstract as follows: